

**Claims**

**5. The claims have been amended: Claims 17-26 have been canceled and Claims 27-37 have been substituted in their place.**

Claim 27. A method of enhancing the equity of a business entity by joining a debt instrument of said business entity to a share or shares of equity of said business entity by issuing or conveying the right to a sum certain in money to be paid on a specified date to said share or shares of equity of said business entity and in return said business entity receives adequate consideration in money's worth in the form of equity enhancement of said business entity's own equity and by issuing or conveying the right to the fixed rate of interest of said debt instrument of said business entity to said share or shares of equity of said business entity, whereby the right to said sum certain in money and the right to the fixed rate of interest of said debt instrument cannot be separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity, whereby the shareholder of equity of said business entity exchanges no money or property for said debt instrument, whereby the right to said sum certain in money and the right to the fixed rate of interest of said debt instrument of said business entity cannot be owned by the shareholder of equity of said business entity, comprising;

said debt instrument of said business entity formed by said business entity giving a written unconditional promise to pay said sum certain in money to the shareholder of record of said share or shares of equity of said business entity and to pay the fixed rate of interest to the shareholder of record of said share or shares of equity of said business entity,

said share or shares of equity of said business entity,

a means for said business entity to issue or convey the right to said sum certain in money to said share or shares of equity of said business entity and in return said business entity receives adequate consideration in money's worth in the form of equity enhancement of said share or shares of equity of said business entity,

a means for said business entity to issue or convey the right to the fixed rate of interest of said debt instrument of said business entity to said share or shares of equity of said business entity,

a means for prohibiting the right to said sum certain in money from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting the right to the fixed rate of interest of said debt instrument of said business entity from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting the shareholder of said share or shares of equity of said business entity from exchanging any money or property for the right to said sum certain in money,

a means for prohibiting the right to said sum certain in money from being owned by the shareholder of said share or shares of equity of said business entity,

a means for prohibiting the right to the fixed rate of interest of said debt instrument of said business entity from being owned by the shareholder of said business entity from being owned by the shareholder of said share or shares of equity of said business entity.

Claim 28. A method of enhancing the equity of a business entity by issuing a debt instrument of said business entity to a share or shares of equity of said business entity, comprising;

said debt instrument having a written unconditional promise to pay a sum certain in money on a specified date to the shareholder of record of said share or shares of equity of said business entity and having a fixed rate of interest to be paid to the shareholder of record of said share or shares of equity of said business entity,

said share or shares of equity of said business entity,

a means for said business entity to issue or convey the right to said sum certain in money to said share or shares of equity of said business entity and in return said business entity receives adequate consideration in money's worth in the form of equity enhancement of said share or shares of equity of said business entity,

a means for said business entity to issue or convey the right to said fixed rate of interest to said share or shares of equity of said business entity,

a means for prohibiting the right to said sum certain in money from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting the right to said fixed rate of interest from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting the right to said sum certain in money from being owned by the shareholder of said share or shares of equity of said business entity,

a means for prohibiting the right to said fixed rate of interest from being owned by the shareholder of said share or shares of equity of said business entity,

a means whereby said fixed rate of interest is tax deductible to said business entity.

Claim 29. A method of enhancing the equity of a business entity by issuing a debt instrument of said business entity to a share or shares of equity of said business entity, comprising;

said debt instrument having a written unconditional promise to pay a sum certain in money on a specified date to the shareholder of record of said share or shares of equity of said business entity and having a fixed rate of interest to be paid to the shareholder of record of said share or shares of equity of business entity,

said share or shares of equity of said business entity,

a means for said business entity to issue or convey in writing the right to said sum certain in money to said share or shares of equity of said business entity and in return said business entity receives adequate consideration in money's worth in the form of equity enhancement of said share or shares of equity of said business entity,

a means for said business entity to issue or convey in writing the right to said fixed rate of interest to said share or shares of equity of said business entity,

a means for prohibiting in writing the right to said sum certain in money from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting in writing the right to said fixed rate of interest from being separated from said share or shares of equity of said business entity to be sold or traded separate from said share or shares of equity of said business entity,

a means for prohibiting in writing the right to said sum certain in money from being owned by the shareholder of said share or shares of equity of said business entity,

a means for prohibiting in writing the right to said fixed rate of interest from being owned by the shareholder of said share or shares of equity of said business entity,

a means whereby said fixed rate of interest is tax deductible to said business entity.

Claim 30. The method or process of claim 27, comprising said debt instrument that cannot be separated from said share or shares of equity of said business entity except by said business entity paying said sum certain in money to the shareholder of equity of said business entity or to exchange another debt instrument of said business entity that is issued to said share or shares of equity of said business entity and said another debt instrument of said business cannot be owned by the shareholder of equity of said business entity.

Claim 31. The method or process of claim 27, comprising said debt instrument of said business entity that pays said fixed rate of interest to the shareholder of record of equity of said business entity, whereby a portion of said fixed rate of interest is tax deductible to said business entity.

Claim 32. The method or process of claim 27, comprising said sum certain in money that said business entity can amortize.

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Claim 33. The method or process of claim 18, comprising said debt instrument that cannot be separated from said share or shares of equity of said business entity except by said business entity paying said sum certain in money to the shareholder of equity of said business entity or to exchange another debt instrument of said business entity that is issued to said share or shares of equity of said business entity and said another debt instrument of said business entity cannot be owned by the shareholder of equity of said business entity.

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Claim 34. The method or process of claim 18, comprising said sum certain in money that said business entity can amortize.

*Cue*  
Claim 35. The method or process of claim 29, comprising said debt instrument that cannot be separated from said share or shares of equity of said business entity except by said business entity paying said sum certain in money from assets of said business entity to the shareholder of equity of said business entity or to exchange another debt instrument of said business entity that is issued to said share or shares of equity of said business entity and said another debt instrument of said business entity cannot be owned by the shareholder of equity of said business entity.

Claim 36. The method or process of claim 29, comprising said sum certain in money that said business entity can amortize.

Claim 37. The method or process of claim 29, comprising a means for said business entity to secure with the assets of said business entity said sum certain in money to be paid the shareholder of record on said specified date.

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### Conclusion

The claims have been amended by the Applicant in accordance with the instruction supplied by the Examiner in the last detailed action. The claims are now all process claims and none of the amended claims have any apparatus claimed. Therefore, the Applicant submits the claims should now be considered allowable.

**Request For Constructive Assistance**

8. The undersigned has made a diligent effort to amend the claims of this application so that they will comply structurally. If, for any reason, the claims of this application are not believed to be in full condition of allowance, applicant respectfully requests the constructive assistance and suggestions of the Examiner in drafting acceptable claims pursuant to MPEP 707.07(3) or in making constructive suggestions pursuant to MPEP 706.03 (d) in order that this application can be placed in allowable condition as soon as possible and without the need for further proceedings.

Very Respectfully,

Durham R. Maples  
Applicant Pro Se  
1507 Park Circle  
Camden, S.C.

I hereby certify that this correspondence  
will be deposited with U.S. Postal  
Service by Express Mail, postage  
Prepaid, in an envelope addressed to  
Commissioner of Patents and  
Trademarks  
Washington, D.C. 20231  
on the date below.

Date: \_\_\_\_\_

Inventor's Signature: \_\_\_\_\_